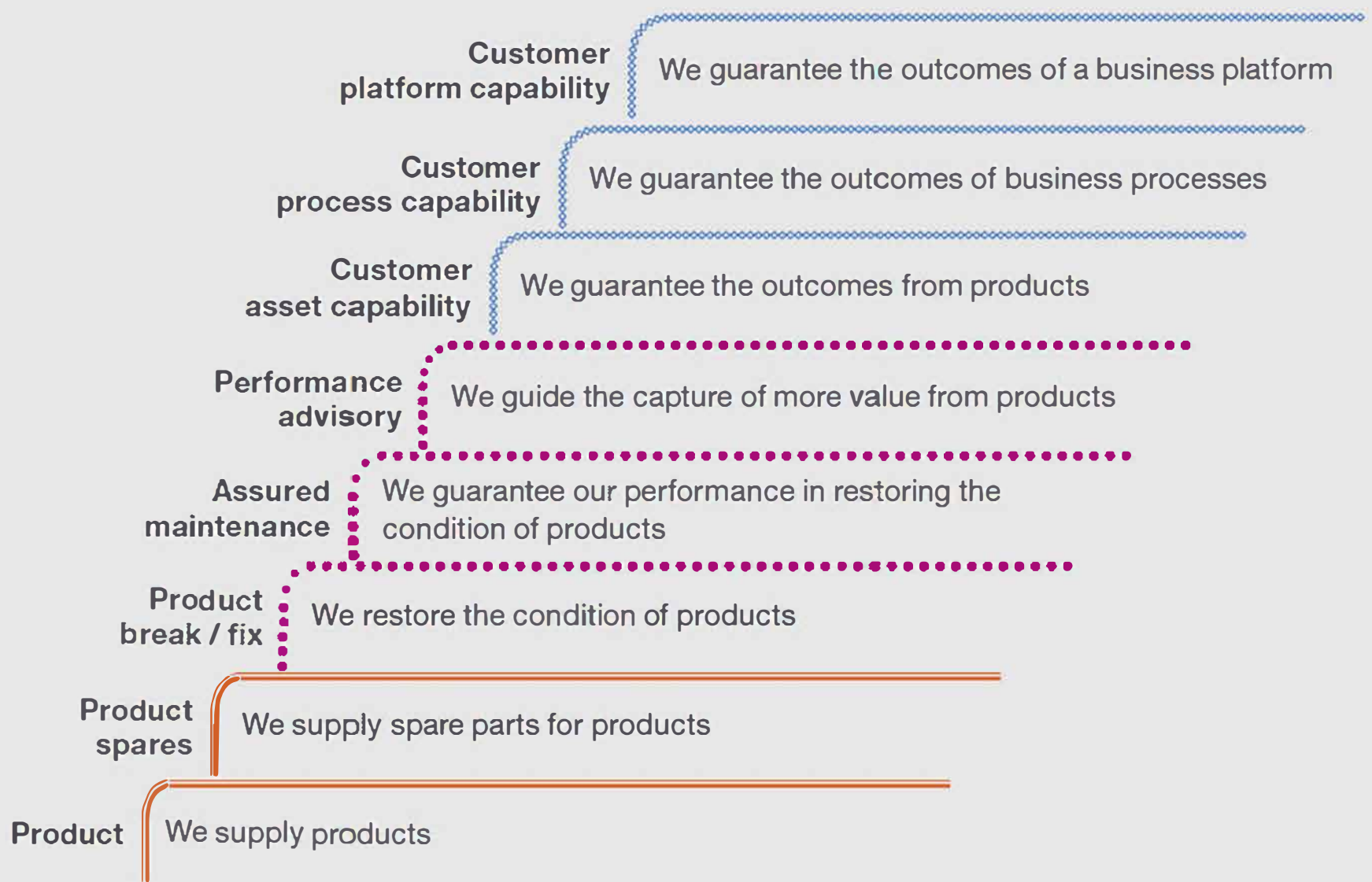


INCREASING POTENTIAL FOR VALUE CREATION



POTENTIAL FOR COMPETITIVE ADVANTAGE THROUGH THE ABSORPTION OF RISK